

# EXHIBIT “A”

P.O. BOX 15630  
DEPT 05  
WILMINGTON DE 19850-5630



Calls to or from this company may be monitored  
or recorded for quality assurance.

## NCO FINANCIAL SYSTEMS INC

507 PRUDENTIAL ROAD, HORSHAM, PA 19044

866-856-1299

OFFICE HOURS:

~~8AM-5PM~~ MONDAY THRU FRIDAY

Apr 5, 2007

683395  
BRUCE GORDON  
105 FOX VALLEY LN  
GLEN MILLS, PA 19342

324

RE: EBAY  
BRUCE GORDON  
REFERRED BALANCE: \$ 89.52  
PRESENT BALANCE: \$ 89.52

The above claim has been placed with us for collection. We wish to allow you an opportunity to satisfy this debt voluntarily.

Refusal to honor this debt within 5 days of the date of this letter will result in continued collection activity.

You may also make payment by visiting us online at [www.ncofinancial.com](http://www.ncofinancial.com). Your unique registration code is C6833950-5CI8S.

Sincerely,

JENNIFER NORTH

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

Account #	Due Date	Total Balance
683395		\$ 89.52

BRUCE GORDON

Payment Amount



\$

Check here if your address or phone number has  
changed and provide the new information below.

Make Payment To:

|||||  
NCO FINANCIAL SYSTEMS  
PO BOX 15283  
WILMINGTON DE 19850-5283

01050068339580000003400000000000089529

NCO 4  
324

# EXHIBIT “B”

I.C. SYSTEM, INC.  
444 Highway 96 East, P.O. Box 64887  
St. Paul, MN 55164-0887

Address Service Requested

April 5, 2007

444 Highway 96 East Box 64886  
St. Paul, MN 55164-0886  
24/7 Phone: 1-888-474-8332  
MON-WED 8:00AM-9:00PM  
THURS-FRI 8-4:30 SAT 7-1 CT



I.C. System Reference Number: 28924835-35



#BWNGRCC  
#F028924835515459#  
BRUCE GORDON  
105 FOX VALLEY LN.  
GLEN MILLS, PA 19342-1312

RE: eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179  
BALANCE DUE:  
Account No: 174160009

\$64.83

Dear Bruce Gordon:

Your account with eBay, Inc. is past due. We have been asked by eBay, Inc. to begin debt collection activity. The balance shown above is the amount due as of the date of this letter. This amount may change due to interest or other charges that may be added to the account after the date of this letter.

If you would like to make payment arrangements please call 1-888-474-8332. We would like to give you the opportunity to resolve this debt.

Please make your check or money order payable to eBay, Inc. and send it to:

eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please disregard this notice if payment in full has been recently sent.

IF YOU WILL BE RECEIVING A TAX REFUND AND WOULD LIKE TO USE IT TO PAY YOUR ACCOUNT,  
PLEASE CALL US TO MAKE PAYMENT ARRANGEMENTS.

Sincerely,

*B. Brown*

B. Brown  
Manager

You may pay your bill online by accessing eBay's website at [www.ebay.com](http://www.ebay.com).

#### NOTICE

Unless you notify us within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within 30 days after receiving this notice that the debt or any portion thereof is disputed, we will obtain verification of the debt (or obtain a copy of a judgment, if there is one) and mail you a copy of such judgment or verification. If you make a written request within 30 days after receiving this notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

Si ud tiene alguna pregunta acerca de esta cuenta llame 800-279-9420 y referir al numero de su cuenta

ST510-515-002925

TEAR OFF THIS PORTION AND RETURN WITH PAYMENT  
MAKE CHECK PAYABLE TO EBAY, INC.

Bruce Gordon  
105 Fox Valley Ln.  
Glen Mills, PA 19342-1312

RE: eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179  
BALANCE DUE:  
Account No: 174160009

\$64.83

eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179

# EXHIBIT “C”

## Bruce Gordon

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**From:** eBay Customer Support [cswebhelp@ebay.com]  
**Sent:** Wednesday, April 18, 2007 4:28 PM  
**To:** Bruce Gordon  
**Subject:** RE: TK91014 Your recent email to eBay's Trust and Safety Department.  
(KMM73233370V97406L0KM)

Dear Bruce,

Thank you for writing eBay in regard to your account concerns.

Careful review of the account associated with this email address shows that the account is current and up to date. This account has a balance owing of \$0.00.

I understand that you recently received a collection letter via mail.

Was the letter referencing another eBay account you may have? Please contact us with this concern using the email address registered to the account in question. This way we can be sure that your confidential billing information isn't being shared with anyone else without your permission.

You are always welcome to contact us using our Live Help option of support. Live Help is available 24 hours a day, and can be accessed by clicking on the Live Help link below. This link will put you in contact with a Live Help Representative to resolve your questions or concerns right now.

<http://pages.ebay.com/help/account/livehelp-billing.html>

If you need further assistance, please don't hesitate to reply to this email and let us know.

Sincerely,  
Zoe

eBay Customer Support

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(28410736)

**Original Message Follows:**

-----  
Can someone please let me know when I can expect resolution or at least a response?

ANOTHER COLLECTION LETTER IN TODAYS REGULAR MAIL this time from NCO Financial claiming I have an outstanding balance on my eBay account of \$89.52????????????????

When should I expect a response on the first and now this problem and how does one actually speak to a human being????

Your customer service and security appear to be extremely poor and not being able to actually talk with someone is extremely frustrating.

-----Original Message-----

From: Bruce Gordon  
Sent: Tue 4/10/2007 5:01 PM  
To: 'eBay Customer Support'  
Cc: Bruce Gordon

# EXHIBIT “D”

P.O. BOX 15630  
DEPT 05  
WILMINGTON DE 19850-5630



Calls to or from this company may be monitored  
or recorded for quality assurance.

# NCO FINANCIAL SYSTEMS INC

507 PRUDENTIAL ROAD, HORSHAM, PA 19044

866-856-1299

OFFICE HOURS:

8AM-5PM MONDAY THRU FRIDAY

Apr 20, 2007

683395  
ATTN:  
BRUCE GORDON  
105 FOX VALLEY LN  
GLEN MILLS, PA 19342

258

RE: EBAY

BRUCE GORDON

REFERRED BALANCE: \$ 89.52

PRESENT BALANCE: \$ 89.52

Our collection efforts to resolve this account with you in an amicable manner have been unsuccessful.

Our next step is to discuss other remedies available with our client. They will decide which remedy is appropriate at this time.

If you are unable to make payment in full today, please contact our office immediately to make arrangements to resolve this debt. Your cooperation and input may prove beneficial. Time is of the essence.

You may also make payment by visiting us online at [www.ncofinancial.com](http://www.ncofinancial.com). Your unique registration code is C6833950-5C18S.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

Account #	Due Date	Total Balance
683395		\$ 89.52

BRUCE GORDON

Payment Amount



\$

Check here if your address or phone number has  
changed and provide the new information below.

Make Payment To:

|||||  
NCO FINANCIAL SYSTEMS  
PO BOX 15283  
WILMINGTON DE 19850-5283

01050068339580000003400000000000089529

NCO 10  
258



# EXHIBIT “E”

I. C. SYSTEM, INC.  
444 Highway 96 East, P.O. Box 64887  
St. Paul, MN 55164-0887

Address Service Requested

March 7, 2008

444 Highway 96 East, P.O. Box 64886  
St. Paul, MN 55164-0886  
24/7 Phone: 1-888-474-8332  
MON-WED 8:00AM-9:00PM  
THURS-FRI 8-4:30 SAT 7-1 CT



I.C. System Reference Number: 36698640-45

#BWNGRCC  
#F036698640515371#  
BRUCE GORDON  
105 FOX VALLEY LN.  
GLEN MILLS, PA 19342-1312

RE: eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179  
BALANCE DUE:  
Account No: 216257725

\$57.87

Dear Bruce Gordon:

Your account with eBay, Inc. is past due. We have been asked by eBay, Inc. to begin debt collection activity. The balance shown above is the amount due as of the date of this letter. This amount may change due to interest or other charges that may be added to the account after the date of this letter.

If you would like to make payment arrangements please call 1-888-474-8332. We would like to give you the opportunity to resolve this debt.

Please make your check or money order payable to eBay, Inc. and send it to:

eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please disregard this notice if payment in full has been recently sent.

IF YOU WILL BE RECEIVING A TAX REFUND AND WOULD LIKE TO USE IT TO PAY YOUR ACCOUNT,  
PLEASE CALL US TO MAKE PAYMENT ARRANGEMENTS.

Sincerely,

*B. Brown*

B. Brown  
Manager

You may pay your bill online by accessing eBay's website at [www.ebay.com](http://www.ebay.com).

#### NOTICE

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Si ud tiene alguna pregunta acerca de esta cuenta llame 800/279-9420 y referir al numero de su cuenta

2250

ST510-515-010122

TEAR OFF THIS PORTION AND RETURN WITH PAYMENT  
MAKE CHECK PAYABLE TO EBAY, INC.

Bruce Gordon  
105 Fox Valley Ln.  
Glen Mills, PA 19342-1312

RE: eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179  
BALANCE DUE:  
Account No: 216257725

\$57.87

eBay, Inc.  
P.O. BOX 2179  
Carol Stream, IL 60132-2179

# EXHIBIT “F”

System 6:11:00 PM  
Initial Question/Comment: Other

System 6:11:06 PM  
Thank you for contacting eBay Billing Support! Your feedback is important to us. Please take time at the end of this chat to fill out a brief survey letting us know how we did today.

System 6:11:06 PM  
Irwin K. has joined this session!

System 6:11:06 PM  
Connected with Irwin K.

Irwin K. 6:11:21 PM  
Hello! My name is Irwin. Please allow me a few moments to review your previous chat. I'll be with you shortly.

Irwin K. 6:12:11 PM  
Sure. I'd be happy to take a look into it. For verification purpose, may I please confirm your full name, registered email address, complete mailing address with zip code and primary phone number as registered with us?

BMGordo 6:12:16 PM  
Irwin, I have been contacted by IC Systems for the second time in a year trying to collect an erroneous payment on behalf of eBay

BMGordo 6:12:47 PM  
Bruce Gordon

BMGordo 6:13:17 PM  
~~\_\_\_\_\_~~

BMGordo 6:13:22 PM  
mailing address

BMGordo 6:13:38 PM  
105 Fox Valley Lane Glen Mills PA 19342

Irwin K. 6:14:31 PM  
Thanks for that , may I also have your telephone no.

BMGordo 6:14:48 PM  
610-358-2638

Irwin K. 6:15:16 PM  
Thanks Bruce

BMGordo 6:15:39 PM  
why did eBay give my info to a collection agency?

Irwin K. 6:15:46 PM  
As I have gone through your account, your account balance is 0.00

BMGordo 6:15:58 PM  
I know that Irwin

BMGordo 6:16:20 PM  
so why is Ebay having IC Systems contact me?

Irwin K. 6:16:31 PM  
Please give me a minute or two while I check that for you.

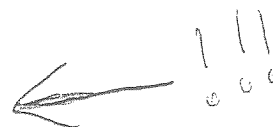
BMGordo 6:16:40 PM  
reference # 36698640

BMGordo 6:17:10 PM  
this is the second time in 1 year the exact same nonsense created by eBay

BMGordo 6:19:41 PM  
hello


Irwin K. 6:20:26 PM  
Please give me a minute or two while I check that for you.

BMGordo 6:20:46 PM




BMGordo

its been 4 minutes since you last said that

 Irwin K.


6:22:36 PM

I'm researching this for you because I want to give you the correct information.

 Irwin K.

6:23:01 PM

May I know do you have any other account with eBay?

 BMGordo


6:23:06 PM

no

 BMGordo

6:24:06 PM

I gave you a reference number that IC Systems gave me why can't you research this using that number?

 Irwin K.


6:24:41 PM

Thanks for the information.

 BMGordo


6:25:41 PM

Irwin how long will this take I have wasted to much of my time trying to figure out how to contact eBay and am late for a meeting

 Irwin K.


6:26:21 PM

As I have gone through your account, your account is in good condition and there is no need of collection team to take care of..

 BMGordo


6:26:52 PM

I know that IRWIN so why did ebay turn my name over to IC Systems

 Irwin K.


6:27:06 PM

May I know how did this collection guys got in touch with you?

 BMGordo


6:28:01 PM

repeated phone calls to my house saying they were collecting an unpaid payment due ebay and that I could go to eBay to make payment or pay them

 Irwin K.

6:28:50 PM

I completely understand your situation, In that case I would suggest you to write an email at resolve@ebay.com and within 24-48 hours you'll get a reply and solution for this.

 Connected with a Customer Representative

Session ID:10056248